

Information to identify the case:

Debtor 1

Jeffrey A. Sedor

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7036

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-23704-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey A. Sedor

10/17/23**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey A. Sedor
Debtor

Case No. 18-23704-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 17, 2023

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:

Recip ID	Recipient Name and Address
db	+ Jeffrey A. Sedor, 7 Mill Chase Road, Southampton, NJ 08088-9640
517634657	Diagnostic Pathology Consultants, 520 East 22nd Street, Lombard, IL 60148-6110
517634658	Emergency Physicians SVCS of NJ PA., Akron billing center, 3585 Park Ridge Drive, Akron, OH 44333-8203
517634663	Leasecomm Corporation, 2711 Centerville Rd, Suite 400, Wilmington, DE 19808-1645
517634665	+ Source Rcvry, Po Box 450, Springfield, PA 19064-0450
517634666	+ South Jersey Auto Supply, c/o Ronald Mac Farland, Esq., 1778 Route 47 box 542, Woodbine, NJ 08270-9541
517634670	+ Virtua Health, Mail Processing Center, 2 Brighton Road, Clifton, NJ 07012-1663
517634669	Virtua Health, PO Box 8500, Lockbox 7542, Philadelphia, PA 19178-7542
517634671	+ Virtua Health Memorial, PO Box 8485, Coral Springs, FL 33075-8485
517634672	+ Virtua Memorial Hospital, 175 Madison Avenue, Mount Holly, NJ 08060-2099

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 17 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 17 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517634655	+ EDI: CAPITALONE.COM	Oct 18 2023 00:47:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517671499	EDI: CAPITALONE.COM	Oct 18 2023 00:47:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517634656	Email/PDF: creditonebknofications@resurgent.com	Oct 17 2023 20:59:41	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517741497	Email/Text: BNCnotices@dcmservices.com	Oct 17 2023 20:57:00	Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123
517634659	+ Email/Text: ecourts.col_efilings@fskslaw.com	Oct 17 2023 20:57:00	Fein, Such Kahn and Shepard, attys for Pacific Union Financial, 7 Century Drive, Parsippany, NJ 07054-4673
517634660	+ EDI: AMINFOFP.COM	Oct 18 2023 00:47:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517634661	^ MEBN	Oct 17 2023 20:50:26	HRRG, Emergency Phys Svcs of NJ, P.A., PO Box 8486, Coral Springs, FL 33075-8486
517704995	Email/PDF: resurgentbknofications@resurgent.com	Oct 17 2023 20:59:57	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517634662	+ Email/Text: collection@bresslerlaw.com	Oct 17 2023 20:57:00	Leasecomm Corporation, c/o Bressler, Duyk, 60

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User: admin

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			Route 27, Edison, NJ 08820-3908
518415740	+ EDI: AISMIDFIRST	Oct 18 2023 00:47:00	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6051
518415741	+ EDI: AISMIDFIRST	Oct 18 2023 00:47:00	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Bank 73118-6051
518145089	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 17 2023 20:57:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO BOX 619096, Dallas, TX 75261, Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-9096, Attn: Bankruptcy Department
518145088	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 17 2023 20:57:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO BOX 619096, Dallas, TX 75261-9096
517739411	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 17 2023 20:57:00	PACIFIC UNION FINANCIAL LLC, 1603 LBJ FREEWAY, SUITE 500, FARMERS BRANCH, TX 75234-6071
517634664	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 17 2023 20:57:00	Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
517726095	+ EDI: JEFFERSONCAP.COM	Oct 18 2023 00:47:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517634667	Email/Text: _Credit&Collections@suburbanpropane.com	Oct 17 2023 20:57:00	Suburban Propane, 240 Route 10 West, PO Box 206, Whippany, NJ 07981-0206
517634668	+ Email/Text: james.r.shear@hud.gov	Oct 17 2023 20:57:00	US Dept of Housing & Urban Dev, Department of HUD, Financial Operations Center, 52 Corporate Circle, Albany, NY 12203-5176

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Allen I Gorski

on behalf of Creditor MIDFIRST BANK agorski@gorskiknowlton.com

Allen I Gorski

on behalf of Debtor Jeffrey A. Sedor agorski@gorskiknowlton.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ewassall@logs.com
njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor MIDFIRST BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com

Jay B Feldman

on behalf of Creditor Edward Taulane jay@leighton-law.com anna@leighton-law.com

Jeffrey Rappaport

on behalf of Creditor MIDFIRST BANK jrappaport@logs.com njbankruptcynotifications@logs.com

Jill Manzo

on behalf of Creditor PACIFIC UNION FINANCIAL LLC jmanzo@spinellalawgroup.com

Krystin Miranda Kane

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kralex@logs.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12